



**Canada. Social Benefits**

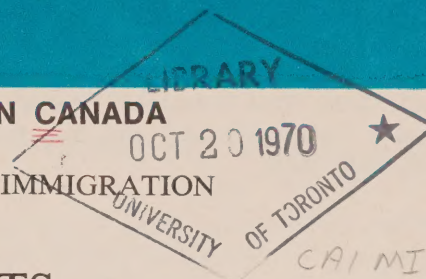


# CANADA



## A SERIES OF FACT SHEETS ON CANADA

DEPARTMENT OF MANPOWER AND IMMIGRATION  
OTTAWA



## SOCIAL BENEFITS

AUGUST 1970

Canada has a wide range of social benefits tailored to the needs of its people. If you intend to immigrate to Canada you should read carefully the following material, as these benefits may differ substantially from those of your own country. Family assistance and allowances, insurance for doctor's and hospital bills, pension plans and payments to unemployed workers are explained in this Fact Sheet.

### FAMILY ASSISTANCE AND FAMILY ALLOWANCE

As an immigrant to Canada, you will receive \$6 a month for each child under the age of 10 and \$8 a month for each child aged 10 to 16. These grants, called "family assistance", are designed to assist immigrants during their first year.

After a year in Canada, you will be automatically eligible to receive, as are all residents of Canada, the same monthly allowances mentioned above. The only difference is that the name FAMILY ASSISTANCE becomes FAMILY ALLOWANCE. These tax-free allowances are paid for each child maintained at home by his parents.

In addition to family assistance and allowances administered by the Canadian Government, the provinces of Quebec and Newfoundland pay supplements of \$15 a child every six months to parents to encourage them to keep their children in school. The child must be under 16 in Quebec. There is

no age limit in Newfoundland but those attending trade schools or university are excluded.

### YOUTH ALLOWANCES

These are paid across Canada, at the rate of \$10 a month to dependent youths aged 16 and 17 who remain in school or are prevented from doing so due to physical or mental infirmity. Quebec, which has its own plan, pays the same amount.

### HOSPITAL AND MEDICAL INSURANCE

Various insurance plans help Canadians meet the cost of medical treatment and hospital care.

There is a hospital insurance program in all 10 provinces, the Northwest Territories and the Yukon Territory whereby most expenses incurred during a hospital stay are paid.

However, in six provinces — British Columbia, Ontario, Quebec, Prince Edward Island, New Brunswick, Nova Scotia — and the Yukon Territory, a three-month period of residence is required for newcomers before they are eligible. There is no time limit in the other four provinces — Alberta, Saskatchewan, Manitoba, Newfoundland — and the Northwest Territories.

Private insurance companies offer hospital insurance at low rates to people who wish to be covered where the three-month residency period is required.

Disponible en français sous le titre "Avantages sociaux"

The Canadian government, however, will provide emergency treatment to immigrants who become ill on the way to their destination in Canada or while waiting for work.

At the same time, medical insurance plans, which pay doctor's bills, are provided by seven of Canada's 10 provinces. Three provinces — Prince Edward Island, New Brunswick, Quebec — plus the Northwest Territories and the Yukon Territory, have no such plans.

Newfoundland and Nova Scotia are the only two provinces which do not charge monthly fees for their medical care plans. The fees vary from province to province as shown in the attached table. (see page 4).

Some of the plans also cover care of the eyes and teeth: others do not. Further details are given in the attached table. (see page 4).

### OLD AGE SECURITY

The Government of Canada pays \$79.85 a month to all persons aged 65 and over who have lived in Canada for 10 years preceding approval of their application for old age security. Canadian citizenship is not a requirement. You are entitled to Old Age Security whether or not you keep on working and regardless of your earnings or other income.

### GUARANTEED INCOME SUPPLEMENT

This is a monthly payment of \$31.83 added to your Old Age Security pension if you have no other income, or only a small one.

### CANADA PENSION PLAN

Unlike the Old Age Security and Guaranteed Income Supplement, the Canada Pension Plan provides cash payments to members of the labour force who have contributed part of their previous earnings towards this plan. Contributions are related to your earnings and are 1.8 per cent of your annual income — up to a maximum of \$5,300 a year. Your employer also contributes another 1.8 per cent. Self-employed persons pay 3.6 per cent.

After 10 years of contributions, a worker retiring at age 65 can receive from \$25 to \$108.33 monthly, depending on his previous earnings. This is in addition to his Old Age Security. He will

receive less, on a sliding scale, if he retires after having contributed for less than 10 years.

The plan also provides benefits for contributors who become disabled, and, if the contributor dies, benefits are payable to his widow and his dependent children. Quebec has its own plan which is similar to the Canada Pension Plan.

### UNEMPLOYMENT INSURANCE

This is to assist workers who are unemployed and pays them a weekly sum of money until they find another job, provided that while employed they made weekly contributions. Most workers who earn less than \$7,800 a year contribute on a graded scale according to their wages, ranging from 20 cents to \$1.40 a week. Their employers and the Government of Canada also make contributions. Should a worker become unemployed, he can collect a weekly sum provided he has made contributions for at least 30 weeks. A worker will get one week of unemployment insurance for every two weeks he has made contributions. In order to get the maximum one year of unemployment insurance, he must have contributed for two years.

Unemployment insurance benefits range from \$13 to \$42 a week for a person without dependents, to \$17 to \$53 a week for a worker with one or more dependents. Payments are not taxed. Immigrants must contribute to the plan as soon as they begin work.

### WORKMEN'S COMPENSATION

In each province, a Workmen's Compensation Act protects employees against the consequences of accidents sustained in the course of work and of certain occupational diseases. While there is some variation by province, the legislation applies to most industries and occupations. Contributions are made only by the employer and it is forbidden for the employee to contribute. Payments continue for the duration of the disability. When there is a permanent disability, a pension is paid for life.

The compensation acts provide for free medical, hospital and rehabilitation services. In case of death, compensation to dependents is a fixed monthly amount not tied to wages. Immigrants are entitled to workmen's compensation coverage from the commencement of their employment in Canada. The waiting period for compensation payments varies from province to province.

## OTHER PENSIONS

The disabled and the blind are also provided for in Canada. Blind persons get allowances ranging from \$54 to \$73 a month, while totally disabled persons receive allowances ranging from \$65 to \$73 a month. Widows get pensions which vary with age and circumstances. There are also pensions for disabled widowers as well as benefits for orphans. Mothers in financial need and who must assume full responsibility for the care of their children, receive allowances from the province where they live.

## OTHER BENEFITS

General Public Assistance, also known as "relief" assistance, is available for people in serious need. This is administered by provincial agencies. Families in need of counselling for marital and economic problems can turn to private agencies for help. If one or both parents become temporarily incapacitated and cannot run the household families can seek help from welfare agencies which will provide a housekeeper. The protection of children is guaranteed across Canada by children's aid societies who look after needy or neglected children. These agencies are maintained by either provincial or municipal subsidies.

## VOLUNTARY AGENCIES

Canada has many voluntary agencies which play an important part in supplying a variety of

professional and voluntary services. These include direct services to patients, health education and information services and the support of health research. National, provincial and local agencies provide services to persons with specific disabilities such as arthritis or rheumatism, blindness, cerebral palsy, deafness, epilepsy, diabetes, mental illness and others.

## MEDICAL COVERAGE FOR STUDENTS

As medical and hospital care in Canada is expensive, it is imperative that students coming to Canada take both medical and hospital insurance for themselves and their dependents. Students coming to Canada under a government-sponsored program will be covered under the terms of their scholarship. Other students would be well advised to take out medical insurance under coverage offered by the University Health and Accident Plan, which is specially designed for students from other countries, or under local plans sponsored by the university. Hospital insurance is arranged through provincial authorities. Generally, a student who has made the necessary payments will be covered by provincial hospital insurance plans after three months' residence in Canada. Immediately upon arrival, university officials should be consulted for more information and advice. It would also be wise to seek advice about taking out accident and life insurance.

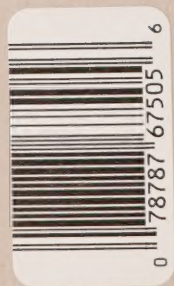
# PROVINCIAL MEDICAL CARE PLANS AND HOSPITAL INSURANCE PLANS

PROVINCE	MEDICAL CARE — pays doctor's bills		HOSPITAL INSURANCE — pays hospital bills	
	FEES	WAITING PERIOD BEFORE IMMIGRANTS ELIGIBLE	FEES	WAITING PERIOD BEFORE IMMIGRANTS ELIGIBLE
BRITISH COLUMBIA	Single — \$5/month. Couple — \$10/month. Family of 3 or more — \$12.50/month.	Coverage effective from first day of second month following receipt of application.	None, but patient pays \$1 per day while in hospital.	Three months.
ALBERTA	Single — \$5/month. Family of 2 or more — \$10/month.	No waiting period, but must register and pay premium by first day of month following arrival.	None, but patient must pay hospital \$5 for first day and \$2.50 for each subsequent day in hospital. Charge for newborn infants \$1 per day. \$1.50 per day for auxiliary hospitals (chronically ill patients.)	No waiting period.
SASKATCHEWAN	Single — \$12 a year. Family of 2 or more — \$24 a year.  Fees payable to doctor of \$1.50 an office visit and \$2 for home and emergency visits.	None if fees paid within three months of arrival.	Single persons pay \$24 a year. Family pays \$48 a year. In addition, patients are charged \$2.50 a day for first 30 days in hospital and \$1.50 a day for next 60 days. No charge after 90th day in hospital.	No waiting period.
MANITOBA	Single — 55 cents/month. Family of 2 or more — \$1.10/month.	No waiting period.	Single persons — \$3.60/month. Families — \$7.20.	No waiting period.
ONTARIO	Single — \$5.90/month. Couple — \$11.80/month. Family of 3 or more — \$14.75.	None if fees paid within three months of arrival.	Single persons pay \$5.50/month. Family of two or more — \$11/month.	Three months. Coverage for first three months may be obtained through *Blue Cross. Single — \$14.94. Family — \$28.98.
QUEBEC	Not yet in effect.		None. Financed by provincial general tax revenue.	Three months. Coverage for first three months may be obtained through *Quebec Blue Cross. Single — \$12. Family — \$30.
NEW BRUNSWICK	Not yet in effect.		None. Financed by provincial general tax revenue.	Three months.
NOVA SCOTIA	None.	Three months.	None. Financed by provincial sales tax.	Three months.
NEWFOUNDLAND	None.	No waiting period for immigrants.	None. Financed by provincial general tax revenue.	No waiting period for immigrants.
PRINCE EDWARD ISLAND	Not yet in effect.		None. Financed by provincial general tax revenue.	Three months.
YUKON	None.		None. Financed by general tax revenue.	Three months.
NORTHWEST TERRITORIES	None.		None. Patient required to pay \$1.50 a day while in hospital.	No waiting period.

\*Private Insurance Plan.

The information in this table was valid as of April, 1970.





© 2007  
PUBLISHED BY  
WILEY